



## **SB093- Health Insurance – Utilization Review – Private Review Agents**

**Committee: Finance**

**Date: February 19, 2024**

**Position: Favorable**

**The Maryland Coalition of Families:** Maryland Coalition of Families (MCF) is a statewide nonprofit organization that provides family peer support services at no cost to families who have a loved one with a mental health, substance use, or problem gambling disorder. Using their personal experience as parents, caregivers and other loved ones, our staff provide emotional support, resource connection and systems navigation as well as support groups and educational trainings and workshops.

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Many of the families that our staff support are families with children. Last year we served 4,603 Families and nearly 70% were families with children. MCF supports this bill for several reasons.

- Requiring greater transparency from private insurers as to why a mental health or substance use claim is denied will help to ensure parity. Families who receive a denied claim with no explanation as to why, struggle to find treatment for their loved one. This sometimes worsens symptoms and behaviors prolonging access to appropriate treatment.
- Communication between a health care provider and the insurer may help in the understanding of the importance of the treatment that is being requested. This will help to ensure the quality and access to care for mental health and substance use disorder treatment.



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